

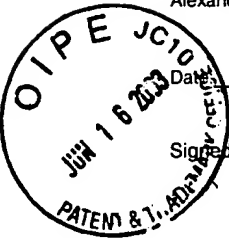
I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P1-00

#8
m/29/03



Date: June 12, 2003

Signed:

Peter K. Trzyna (Reg. No. 32,001)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : Philip Carragher and Steven Earl Webster
Serial No. : 09/604,696
Filed : June 26, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit : 3624
Examiner : Karmis, Stefanos

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

RECEIVED
JUN 20 2003
GROUP 3600

PETITION FOR EXTENSION OF TIME

SIR:

This is a Petition for Extension of Time for three months to respond to the Office Action mailed December 18, 2002, in the above-referenced patent application. If additional time is necessary, this Petition is to be deemed a Petition for such time as necessary to accept the Amendment and Response filed herewith.

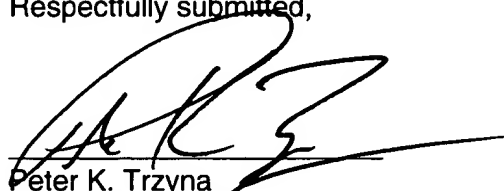
Applicants claim small entity status. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

06/18/2003 JBALINAN 00000099 500235 09604696

01 FC:2253 465.00 DA

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to be 'P. K. Trzyna', written over a horizontal line.

Peter K. Trzyna
(Reg. No. 32,601)

Date: June 12, 2003

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